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April 12, 2001

Assistant Commissioner for Patents
Washington, D.C. 20231

Re: U.S. Patent Application Serial No. 09/760,113
For: SYSTEM AND METHOD FOR OPTIMIZING BENEFIT PLAN
DESIGNS
Filed: January 12, 2001
Our Ref.: C18471/106453

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Technology Center 2100

Sir:

Enclosed please find the following documents to be filed in connection with the above-identified application:

- 1) This Transmittal Letter (1 page, in duplicate);
- 2) Information Disclosure Statement Under Rule 1.56;
- 3) Form PTO-1449;
- 4) Copies of 4 references; and
- 5) Return postcard.

No fee is currently due. If it is determined that a fee is required, please charge any additional fees to Deposit Account No. 02-4467. Should you have any questions regarding the enclosed materials, please do not hesitate to contact us.

Very truly yours,

Roxana Wizorek

Reg. No. 46,110

RGL/kh
Enclosures



Docket No.: C184971/106453

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Barrett Toan and Robert Nease

Serial No.: 09/760,113

Filed: January 12, 2001

For: **SYSTEM AND METHOD FOR
OPTIMIZING BENEFIT PLAN
DESIGNS**

Examiner: Not Yet Assigned

Art Unit: 2166

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INFORMATION DISCLOSURE STATEMENT UNDER RULE 1.56

Assistant Commissioner for Patents
Washington, D.C. 20231

Sir:

Applicant wishes to make of record the following additional documents (clean copies and Form(s) PTO-1449 are enclosed).

U.S. PATENT DOCUMENTS

A1	6,014,632	1/11/2000
A2	6,012,051	1/4/2000
A3	5,809,478	9/15/98
A4	5,754,980	5/19/98

OTHER DOCUMENTS

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Applicant requests that these documents be considered by the Examiner before issuance of the next action and made of record in this file. The Examiner is also asked to initial and return a copy of the enclosed PTO-1449 form(s) to evidence such consideration.

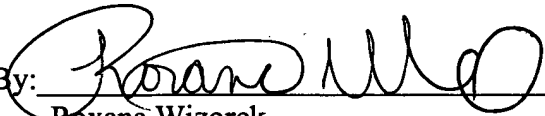
This Information Disclosure Statement is being filed in accordance with the following provisions:



- ☒ CFR §1.97(b)(1). Within three months of the filing date of the national application. No fee is required.
- ☒ 37 CFR § 1.97(b)(3). To the best of the undersigned's knowledge, before the mailing date of a first Office Action on the merits. No fee is required.

If it is determined that a fee is required as set forth in 37 CFR § 1.17(p) or 1.17(i)(1), or if any additional fees are required, please charge such fee to Deposit Account No. 02-4467. A duplicate copy of this document is enclosed.

Respectfully submitted,

By: 

Roxana Wizorek

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Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

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Examiner Signature		Date Considered	
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